
State: Arkansas **Filing Company:** Physicians Mutual Insurance Company
TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
Product Name: Med Sup
Project Name/Number: PMA3840/PMA3840

Filing at a Glance

Company: Physicians Mutual Insurance Company
Product Name: Med Sup
State: Arkansas
TOI: MS09 Medicare Supplement - Other 2010
Sub-TOI: MS09.000 Medicare Supplement Other 2010
Filing Type: Advertisement
Date Submitted: 10/09/2012
SERFF Tr Num: PHYS-128719844
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: PMA3840

Implementation: On Approval
Date Requested:
Author(s): Sonya Dickey, Sara Magee-Garcia
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 10/09/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Physicians Mutual Insurance Company
TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
Product Name: Med Sup
Project Name/Number: PMA3840/PMA3840

General Information

Project Name: PMA3840	Status of Filing in Domicile: Pending
Project Number: PMA3840	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 10/09/2012
	State Status Changed: 10/09/2012
Deemer Date:	Created By: Sara Magee-Garcia
Submitted By: Sara Magee-Garcia	Corresponding Filing Tracking Number: PMA3840

Filing Description:

RE: Medicare Supplement Insurance Advertisements
Articles: PMA3840, PMA3841

Attached are copies of the above referenced material for your review and approval. This material will be used by licensed agents in your state to create an interest in the following Medicare Supplement policies/rider:

Policies Medicare Plans Approval Dates

P020AR A 8-12-09
P025AR F 8-12-09
P026AR G 8-12-09
P027AR High Ded F 8-12-09
P029AR N 5-11-11
High Deductible Premium Discount Rider B345 8-12-09

This material is intended to be used in conjunction with our previously approved newspaper advertisement form numbers PMA3211AR-1212, PMA3212AR-1212, PMA3213AR-1212, and PMA3214AR-1212 which were approved on 3/2/2012 under SERFF file number PHYS-127937130. The articles are intended to provide additional educational information about Medicare and would always be used with the previously approved newspaper advertisements which would include all necessary disclaimers.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use is greatly appreciated.

Company and Contact

Filing Contact Information

Sara Magee-Garcia, Advertising	sara.magee-garcia@physiciansmutual.com
Compliance Coordinator	
2600 Dodge Street	402-930-2633 [Phone]
Omaha, NE 68131	402-633-1096 [FAX]

State: Arkansas
TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
Product Name: Med Sup
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Filing Company Information

Physicians Mutual Insurance
Company
2600 Dodge Street
Omaha, NE 68131
(402) 633-1188 ext. [Phone]

CoCode: 80578
Group Code: 367
Group Name:
FEIN Number: 47-0270450

State of Domicile: Nebraska
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$50 per form, 2 forms included
Per Company: No

Company	Amount	Date Processed	Transaction #
Physicians Mutual Insurance Company	\$100.00	10/09/2012	63583230

SERFF Tracking #:	PHYS-128719844	State Tracking #:		Company Tracking #:	PMA3840
State:	Arkansas	Filing Company:	Physicians Mutual Insurance Company		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	10/09/2012	10/09/2012

SERFF Tracking #:	PHYS-128719844	State Tracking #:		Company Tracking #:	PMA3840
State:	Arkansas	Filing Company:	Physicians Mutual Insurance Company		
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Disposition

Disposition Date: 10/09/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	PMA3840	Filed-Closed	Yes
Form	PMA3841	Filed-Closed	Yes

State:	Arkansas	Filing Company:	Physicians Mutual Insurance Company
TOI/Sub-TOI:	MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010		
Product Name:	Med Sup		
Project Name/Number:	PMA3840/PMA3840		

Form Schedule

Lead Form Number: PMA3840							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Filed-Closed 10/09/2012	PMA3840	ADV	PMA3840	Initial:		PMA3840.pdf
2	Filed-Closed 10/09/2012	PMA3841	ADV	PMA3841	Initial:		PMA3841.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

Making Dollars and Sense of Medicare

Provided by [Agent/Producer Name], Physicians Mutual Insurance Company [Agent/Producer]

There's a lot to look forward to as a senior – grandchildren, retirement, time to travel or take up a new hobby ... but there's a lot to think about, too. Staying informed can help you make the best choice for your situation, and can help you plan for the costs of health care if you go on Medicare.

What is Medicare?

Medicare is a health insurance program from the Federal government that pays for some (but not all) health care costs. It is intended for people over age 65, younger people with disabilities and those with End-Stage Renal Disease. Medicare is made up of four parts:

- **Part A** helps cover inpatient hospital stays, skilled nursing facility care, hospice care and some home health care; long-term care (custodial care) is not covered
- **Part B** helps cover doctor visits, outpatient services, home health care, durable medical equipment and some preventive services
- **Part C** is handled by private insurance companies that have been approved by Medicare, and include the benefits of Part A and Part B and usually the prescription drug coverage in Part D
- **Part D** is also handled by private insurance companies with Medicare's approval, and helps cover some prescription drug costs

Do I have to pay for Medicare?

Medicare Part A is usually free because you (or your spouse) paid Medicare taxes while working. Medicare Part B and Part D are optional and charge a premium. You may be charged a premium for Part C although prices vary by plan.

What happens if I miss my initial enrollment period?

If you miss your initial enrollment period, you may have to pay higher premiums, though there are some exceptions. That's why it's important to understand your rights, options and entitlements.

Can I have other kinds of health insurance?

Yes, you can have other types of health insurance, like employer coverage or Medicare Supplement (Medigap) insurance. Make sure you check with your employer to see how any coverage you have with them will interact with Medicare.

What is Medicare Supplement insurance?

Medicare Supplement (Medigap) insurance is a health plan to help cover the costs Medicare doesn't pay. Most states offer the same standardized plans.

To learn more, visit Medicare.gov. Or, for more personalized service, consider contacting an insurance [agent/producer] who can explain your options.

Neither Physicians Mutual Insurance Company nor its [agents/producers] are connected with the U.S. Government or the Federal Medicare Program.

Information from:

"Medicare & You," Centers for Medicare & Medicaid Services, 2013

Making Dollars and Sense of Medicare

Provided by [Agent/Producer Name], Physicians Mutual Insurance Company [Agent/Producer]

There's a lot to look forward to as a senior – grandchildren, retirement, time to travel or take up a new hobby ... but there's a lot to think about, too. Whether you're approaching age 65 or have been on Medicare for a while and are looking for ways to help pay the bills Medicare doesn't cover, you may have questions about your options.

Below are some of the most common Medicare questions, along with simple, straightforward answers. Staying informed can help you make the best choice for your situation, and can help you plan for the costs of health care.

What is Medicare?

Medicare is a health insurance program from the Federal government. It is managed by the Centers for Medicare & Medicaid Services (CMS), which is a part of the U.S. Department of Health and Human Services. Medicare has four parts: Part A (hospital coverage); Part B (medical coverage); Part C (Medicare Advantage Plans, like HMOs and PPOs); and Part D (prescription drug coverage).

What does Medicare Part A cover?

Part A helps pay for some (but not all) inpatient hospital services and includes benefits for skilled nursing facilities, hospice care and some home health care. Long-term care (also known as custodial care) is not covered.

What does Medicare Part B cover?

Part B helps pay for some (but not all) medically-necessary doctors' services, outpatient care, durable medical equipment, physical and occupational therapy, home health care and preventive care.

What does Medicare Part C cover?

Part C is administered by private insurance companies that have been approved by Medicare. Part C includes all of the benefits from Parts A and B, and usually includes prescription drug coverage, or Part D, in the plan. You may choose to pay more for additional benefits and services.

What does Medicare Part D cover?

Part D is also administered by private insurance companies that Medicare has approved. Part D helps pay for some, but not all, of the cost of prescription drugs. This coverage can help keep your prescription costs low and guard against higher prices in the future.

Do I have to pay for Medicare?

Medicare Part A is usually yours at no charge because you (or your spouse) paid Medicare taxes while working. If you don't qualify for premium-free Part A coverage, you may be able to buy it for a monthly cost. Medicare Part B and Part D are optional and do charge a monthly premium. Medicare Part C replaces your Part A and Part B coverage, so it also can have a monthly premium (the price will vary depending on the plan you choose).

Who is eligible for Medicare?

Medicare is available to people age 65 and older, younger people with disabilities and those who have End-Stage Renal Disease (kidney failure that requires kidney dialysis or transplant).

What happens if I miss my initial enrollment period?

If you don't enroll when you are first eligible, you may have to pay higher premiums. Most folks find it's generally a good idea to sign up during the initial period. However, there may be special situations that allow you to sign up without paying a premium penalty. That's why it's important to understand your rights, options and entitlements. A licensed insurance [agent/producer] can help explain them to you.

Can I have other kinds of health insurance?

Yes, you can have other types of health insurance in addition to Medicare that work to enhance your Medicare benefits, like employer coverage or Medicare Supplement (Medigap) insurance. If you have coverage through your employer, make sure you check to see how it will interact with Medicare.

What is Medicare Supplement insurance?

Medicare Supplement (Medigap) insurance is a health plan to help cover the costs Medicare doesn't pay. As good as Medicare is, it was never intended to pay all your medical expenses. Most states have standardized Medicare Supplement plans with the option to approve new and innovative ones.

Medicare can be confusing, but it doesn't have to be. To learn more, visit Medicare.gov. Or, for more personalized service, consider contacting an insurance [agent/producer] who can sit down with you and explain your options. Nothing is more important than your health – so taking the time to understand your options is a wise investment.

Neither Physicians Mutual Insurance Company nor its [agents/producers] are connected with the U.S. Government or the Federal Medicare Program.

Information from:

"Medicare & You," Centers for Medicare & Medicaid Services, 2013

PMA3841